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ABSTRACT

Proceedings of a conference on women, work, and age are presented. The introduction by Carol Hollenstead give background on the topic, identifies the conference's goals and objectives, and describes the rationale behind the published proceedings. The keynote address, "Age Discrimination: The Invisible Barriers" (Sandra V. Porter), discusses reasons why women experience aging differently than men and why their lives become harder as they get older. Twelve workshop reports are included which consider issues affecting middle aged and older women workers. The reports are: "Increasing Poverty Through Federal Policy Change" (Virginia duRivage); "Is Organizing the Answer?" (Barbara Barton); "Older Black Women as Workers" (Jeanne E. Miller); "Old Age Financial Security--Or Insecurity?" (Shirley K. Bentsen); "Age and Sex Discrimination in the Workplace" (Judy Hollister); "Fringe Benefits or Fringe Detriments?" (Georgia Harris); "Opportunities for Women in Employment and Training" (Joanne Grow); "Improving Life on the Job" (Ellen McKay); "Occupational Safety and Health"; (Gladys Benfield); "Less Than Full-Time Work: Opportunity or Exploitation?" (Hilda Patricia Curran); "Older Women and Work: Today and Tomorrow" (Mary Keither Ballantine); "Life Planning: Careers and Finances" (Irene Kazieczko). A bibliography is included with references from general sources and from 11 of the 12 workshop reports. The conference program and lists of conference sponsors, leaders, and the planning committee are also included. (ABB)

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WOMEN, WORK AND AGE: POLICY CHALLENGES

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WOMEN, WORK AND AGE: POLICY CHALLENGES

Proceedings of a conference sponsored by a Michigan coalition of educational and research institutions, government agencies, and advocacy organizations

Published by the Institute of Gerontology,
The University of Michigan, Ann Arbor

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Older Women's League, Greater Lansing Chapter
Frances Ryan, President

Planning Committee

Committee Chairs
Justine Bykowski, The University of Michigan
Carol Hollenshead, The University of Michigan

Committee
Mary Keith Ballantine, The University of Michigan
Barbara Barton, Michigan Department of Labor
Gladys Benfield, Michigan Women's Commission
Shirley K. Bentsen, Michigan Office of Services to the Aging
Hilda Patricia Curran, Michigan Department of Labor
Gerda Hielscher, Michigan Office of Services to the Aging
Judy Hollister, Area Agencies on Aging Association of Michigan
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Edith Pratt, Area Agencies on Aging Association of Michigan
Frances Ryan, Older Women's League
Eloise Snyder, The University of Michigan
Ellen Sullivan, Lansing Community College

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Introduction

Carol Hollenshead

Background

During the early 1970's advocacy groups, researchers, practitioners, policy-makers, and older women themselves began to address a variety of issues of critical importance to older women: Social Security reform, programs for displaced homemakers, myths and stereotypes about older women, health care delivery, and so on.

It was not until the late 1970's that interest in older workers began to grow. As the economic situation made some older workers reluctant to retire, as Representative Claude Pepper successfully shepherded an amendment to the Age Discrimination in Employment Act through the Congress to cover workers until age 70, and as the Social Security system became increasingly strained, policy-makers, employers and others began to talk of new work options for older people.

But despite the growing interest in older women on the one hand and older workers on the other, there was little emphasis placed on bringing these two topics together in order to focus specifically on older women, their contributions to the labor force and the problems they face in the marketplace. It was all too often assumed that work was not something of relevance to older women or that issues concerning older workers generally would automatically be issues of importance to older women. So by the late 1970's the question of work *per se* and its importance to middle-aged and older women had yet to take center stage.

The importance of work in the lives of older women has rather consistently been misunderstood and misinterpreted. As Diane Beeson points out in her critique of gerontological research:

> Retirement has received more attention than any issue related to later life. Because of assumptions about its salience for men, women who retire have been neglected because of parallel assumptions about the relative unimportance of work in their lives.[1]

To illustrate this point Beeson goes on to quote the two noted gerontologists Cumming and Henry who wrote in 1961:

> Retirement is not an important problem for women because... working seems to make little difference to them. It is as though they add work to their lives the way they would add a club membership.[2]

Policy-makers and government agencies have also failed to take seriously the difficulties older women encounter on the job. For example, the Age Discrimination in Employment Act has thus far proven to be of little benefit to older women. As a report prepared by the George Washington University and the Women's Research and Education Institute of the Congresswomen's Caucus stated:

> Most of the cases filed by the Equal Employment Opportunity Commission (EEOC)... have been individualized cases concerned with mandatory retirement of middle-aged white males... ADEA does not provide for the payment of legal fees. This discourages initiation of legal action by older female employees with lower incomes. To date, no public cases focused upon female age discrimination have been filed or initiated.[3]

Statistics about middle-aged and older women's labor force participation dramatically contradict assumptions that work has played a relatively unimportant part in their lives or that work has only recently become important to older women. While the significant increases in younger women's employment did not come about until the 1960's and 1970's, the most dramatic increases in labor force participation of middle-aged and older women occurred prior to 1960. By 1960 half of all American women aged 45-54 and 37% of those 55-64 were in the labor force. During the next twenty years older women's employment continued to increase so that by 1980 60% of American women aged 45-54 were in the labor force while 41% of those aged 55-64 were employed outside the home. Thus, the lack of attention paid to the question of older women and work becomes even more surprising considering the fact that large numbers of middle-aged and older women have been in the labor force for more than two decades.

While "older" is normally used to refer to people who are past 60 or 65, and those in their 40's and 50's are generally considered "middle-aged," in the work place the definition of "older" in our society suddenly shifts downward (to 40 and older). The Age Discrimination in Employment Act, for instance, covers men and women aged 40 to 70; the law recognizes that when it comes to workers a peculiarly young definition of "old" exists in the marketplace. Moreover, the definition of "old" may be even less generous for women than for men. Thus, for the purposes of the conference the planning committee defined older women workers as women age 40 and over.

Beginnings

The conference, "Women, Work and Age: Policy Challenges," was more than four years in the making. The idea of a conference dedicated exclusively to the question of older women and work was born in 1980. At that time Institute of Gerontology staff who were involved in projects pertaining to older women or older workers became convinced that only through such a meeting would the special concerns of older women workers be afforded the attention they deserved. A proposal was put forward to bring together members of the aging network, researchers, advocates, policy-makers, representatives of business and labor, and older women themselves to consider a wide range of

issues which affect millions of middle-aged and older women workers — issues such as age discrimination and the compound impact of age, sex, and race discrimination; occupational health and safety; job training; fringe benefit policies; part-time work and so forth.

Good ideas are not often translated into action overnight and this was indeed the case with the "Women, Work and Age" conference. The press of other business coupled with the inability to raise sufficient funds to underwrite the cost of the conference frustrated early attempts to implement conference plans.

By 1983, however, the conference was an idea whose time had come. As the possibility of holding such a meeting was discussed with representatives of state government, advocacy groups, and educational institutions, it was met with great enthusiasm and pledges of cooperation. By the fall of 1983, a dedicated, enthusiastic and knowledgeable Planning Committee was in place (see page iv for a list of Planning Committee members). Shortly thereafter the Office of Services to the Aging pledged a small grant to offset some of the expenses of the conference and other participating organizations generously agreed to provide staff time and in-kind resources. During the fall and winter Planning Committee members dedicated an untold number of hours as they hammered out the following set of goals and objectives for the conference:

- To provide information about critical issues concerning older women and work.
- To encourage enlightened policy decisions.
- To increase communication among the aging and women's employment and training and education networks.

With the conference goals set workshops were then designed and speakers invited; publicity was prepared and invitations sent. In April, 1984 the Committee's labor paid off as over 150 people came to Lansing for the two day meeting on "Women, Work and Age: Policy Challenges."

It is hard to describe the atmosphere of the Lansing conference in words. The meeting had much of the seriousness of an academic symposium but also some of the excitement of a political convention. Gathered in Lansing were women of all ages and backgrounds —from their 20's to their late 80's; there were black, white and Hispanic women and a handful of men as well.

Throughout the meeting there was determination and commitment in the air. This determination was underscored as the keynote speakers, Michigan Lt. Governor Martha Griffiths and Sandra Porter, Executive Director of the National Commission on Working Women, both drove home the message that we *must* and we *can* change the *status quo* so that middle-aged and older women in our society become equal partners in the marketplace — with equal rewards and equal opportunities.

The conference work groups were as outstanding as the keynote speeches. Presenters were extremely knowledgeable and conference participants shared their vast knowledge and experience, enriching the workshops further. Many of the sessions were devoted to topics about which little information had previously been available, providing new information even to those who brought a great deal of knowledge and expertise to the conference.

One clear testimony to the success of the conference was the legislative hearing coordinated by the House Committee on Constitutional Revision and Women's Rights which was held on the second day of the meeting in the State Capitol. Further support on this issue came from the Joint Senate-House Committee on Aging, the Senate Committee on Education and Health, the Senate Committee on Senior Citizens and Social Services, the House Judiciary Committee, the House Committee on Labor, the House Committee on Senior Citizens and Retirement, and the House Committee on Social Services and Youth as hearing co-sponsors. Conference participants gave testimony on their personal experiences and concerns and suggested remedies for problems of age and sex discrimination. Their testimony was impressive and moving; the women hammered home to the policy-makers in the packed hearing room the barriers older women face in the labor market and the legislative changes which are needed.

As successful as the meeting was, conference planners were unanimous in their conviction that their efforts should not end on April 12 when the conference closed. The Committee believed that a written record should be available not only to conference participants but also to others who could not attend the meeting itself. It is our intent that this record inform, stimulate, and perhaps in some small way, contribute further to needed social change.

In holding this conference, and in now making these proceedings available to a wider audience, the Committee hopes to challenge policy-makers, advocates for women and for older workers, the business community, and women, old and young, to take the next steps toward reform. It is our hope that this record of "Women, Work and Age: Policy Challenges" will provoke many more to join in our efforts to investigate the status of older working women and to ensure older women fair and equal access to rewarding jobs, opportunities for training and advancement, fair pay, adequate fringe benefits, and sufficient income in retirement.

Carol Hollenshead, co-chair of the planning committee, welcomed participants.

Footnotes

1. Beeson, Diane. "Women in Studies of Aging: A Critique in Suggestion," **The Older Woman: Lavender Rose or Gray Panther.** Edited by Marie Marschall Fuller and Cora Ann Martin. Springfield, Illinois: Charles C. Thomas, 1980, p.36.
2. Quoted in Beeson, p.36.
3. The Women's Studies Program and Policy Center of George Washington University and the Women's Research and Education Institute of the Congresswomen's Caucus, **Older Women: The Economics of Aging,** Washington, D.C., 1980, p.18.

Age Discrimination: The Invisible Barriers

Sandra V. Porter

Poverty has a female face, and it does not get better with age. There are three major reasons why women experience aging differently than men and why their lives become harder as they get older.

The first is lifelong employment discrimination.

The second is catastrophic change in family status.

And the third is female longevity—women simply live longer than men do.

Job segregation and wage discrimination that plague women throughout their careers have a devastating effect on older women moving toward retirement who have been unable to build up any economic security after a lifetime of work. Whether because of a late start in the work force, an interrupted job history to care for children or elderly family members, or job changes because of family moves—and regardless of the job choice—women experience double jeopardy, triple if they are women of color. The lowest pay rates in the work force are in the female job ghettos where 80 percent of working women are found. Many of the jobs are deadend. So if a woman begins her work life without a special understanding of the risks of being female, she may arrive at late middle-age in an economic crisis without a clear idea of what she did wrong, why she cannot find economic security, and why no one will help her.

A vivid example came to me in the mail recently. A woman in her early 50s wrote to the National Commission on Working Women that she is being forced to retire. Since she refused the retirement package of her company, she is being harassed unmercifully. She wrote, "The morale of the majority of workers here (this is a Fortune 500 Company) is terrible. Some of us are single and need our jobs while others are married and also need their jobs. No one wants to expose their thoughts and try to get together to fight this awful scenario. Everyone is afraid." It is a frightening thing to challenge authority, but we all must begin to take a firmer stand on those policies and behaviors that punish us unfairly.

The average age of a widow is 56, and 85 percent of all surviving spouses are female. Two out of three marriages end in divorce. The situation created out of these devastating family changes is that women suddenly must become heads of households, "breadwinners." This is not to say they must suddenly go out and get jobs, because many have been working part-time, accepting lower wages and limited advancement because they could "afford" to do so. There was another full-time "breadwinner" in the household.

The result of all this is that the fastest growing poverty group in America is older women.

The Wonder Woman Awards, for those of you who do not know of them, are for women over 40 (begun by D. C. Comics on Wonder Woman's own 40th birthday). They recognize women who have made significant contributions in the areas of risk taking, creativity, helping other women, working for peace, and pursuing truth. As a member of the judging panel in 1982, I was fascinated to learn that one characteristic trait linking these women was change in marital status— divorce and widowhood. Somehow, the adversity had allowed their "Wonder Woman" qualities to emerge. As I thought about them and how truly extraordinary they are, I felt empathy for all of us. How many of us face those same crises but are not Wonder Women? Women need heroes to show us the way and to give us hope — but women also need justice and equity in order to overcome the adversity that comes to ordinary people. It is not a task that can be accomplished single-handedly. The bootstrap philosophy, based on healthy young white males, does not apply universally. For women, minorities, and those who are older, the barriers to successful employment are constructed of concrete and mortar. They are not imaginary.

The fact that women live longer than men has punitive consequences for them. Since marital status has an important correlation to income, and women of all races tend to outlive their spouses, it should come as no surprise that elderly women are poor. Most older men are married, most older women are not. Eighty percent of the elderly who live alone are women, and many of them are not only lonely but also in need of health care, housing assistance, legal services, or some type of employment. All these services are currently in jeopardy by administration budget cuts over the past three years. The differences between the sexes was dramatically illustrated last month in a report of the House Select Committee on Aging showing that the average out-of-pocket costs for doctor bills were actually the same for older persons with incomes under $5,000 (mostly women) as for those with incomes of $35,000 (mostly men).

Areas for Advocacy

Monitoring the use of federal funds to see whether women are equitably served is a key responsibility for those who advocate for older women. The important legislative initiatives that have been taken should by now be solving some major problems for both women and men, but look at the record: The Age Discrimination in Employment Act mostly serves older white men. Without an adequate budget, enough personnel, and an executive mandate to enforce the law, the Equal Employment Security Commission remains a token agency, one which in fact discourages more people than it helps. Job Training Partnership Act funds to address the needs of special groups have been reduced, so that it is even more likely that the retraining needs of older women will be underserved in programs that tend

Editor's note: This article is a condensation of the keynote address for the conference.

to focus on men even in the best of funding circumstances. The proposed Economic Equity Act offers improvements but the help in many areas would be minimal. And the economic situation for older women was actually worsened by Social Security changes in the 1981 budget act — an especially regrettable fact since there were already so many inequities and inadequacies for women under the Social Security system.

In the face of all these problems at every level, advocates for older women must be very brave, and must find new sources of energy. Each one must be prepared to be "the skunk at the picnic" — asking unpopular questions, and asking them constantly.

This kind of advocacy must challenge the private sector as well as government. Consider the media, which play a significant part in shaping society for older women.

Sandra V. Porter (right), conference keynoter, was welcomed by Justine Bykowski, co-chair, and Shirley K. Bentsen of the conference planning committee.

The National Commission on Working Women each year administers a national radio and television competition to encourage news and entertainment programming that recognizes women workers through an accurate portrayal of their lives. Our data on the 1983 season show that women on television are young, white, and single. There is a stultifying lack of diversity. There are no older women who are not caricatures, no minority women who aren't tokens, and a new leisure class woman who is wealthy, powerful, and stereotypically manipulative. An analysis in 1979 found the elderly on television entertainment programs to be treated with disrespect and shown as comical, stubborn, eccentric, and foolish. This is how attitudes toward elderly people are developed. These portrayals also support the common assumption that older people, and women particularly, are not open-minded, adaptable, or good at getting things done. These are the attitudes that form invisible barriers and translate into behavior that discriminates. Whether conscious or unconscious, this prejudice hinders older women's chances to find employment and training to establish their economic independence.

There is a basic question here that some employers and policy-makers constantly ask: Why do older women work? We must never tire of giving them the answer.

The bedrock economic need is there and it is based on changed family status and the necessity of accruing Social Security credits or vesting in a pension. It is as sadly true today as in the past that our mostly white male decision makers see women through stereotypes based on limited personal experience — wives who do not need to work outside the home, mothers who may be secure, daughters who have not yet felt the system discriminate against them. It is discouraging to think each man's personal life must change — one by one — before societal change can occur.

Advocacy is the critical tool — more people, more often, more powerfully protecting the rights of older women.

Externally, this means strong support for traditional public interest research and policy groups, watchdog and monitoring groups, grass roots membership groups, and service providers. We need much more data from the grass roots. Internally, it means continuing the all-out effort to change employment patterns in organizations, to establish and preserve job slots — both professional and nonprofessional — for older women. This is even more important in organizations that actually serve older people.

Conclusion

With life expectancy increasing for all Americans, society needs to examine and re-evaluate its attitude toward the aging woman. It is folly to continue to ignore the true potential of older experienced workers. The solutions to the problems of age discrimination must come from efforts by the legislative-legal advocates, public awareness must be raised through the communications media, and society itself must shift its youth-oriented focus.

The apathy of society toward the problem of age discrimination must be overcome. Our fear of death and resistance to the aging process serve to separate us from the older members of our communities and their concerns. Our first step toward solving their problems, which will ultimately be our own, must be to confront the aging process emotionally, sociologically, and physiologically. Research, experience-based study, and public dissemination of knowledge can bring enlightenment on the subject of aging and change current concepts in much the same way that recent efforts have radically expanded our knowledge of human sexuality.

The stereotypes and myths of aging, such as those surrounding menopause in women, must be challenged once and for all. Much remains to be learned by medical science about the interaction of physical and mental health in the older person. A National Institutes of Health study has demonstrated that while health is a primary concern of the elderly, illness and old age are not synonymous. A sense of well-being and health for people of all ages is in large measure attributable to their perceptions of connectedness to other people, to the community, and to the society. The fact that age discrimination exists testifies to an unhealthy attitude toward older people endemic in our society. The time has come to eradicate this negative bias and a good place to begin is the workplace. Older people who need to work, who want to work, must not be discriminated against.

Four words suggest the key: We need **vision** that encompasses the problems of older working women; **empathy** to underscore that vision; **advocacy** and loud voices to speak out for what is right; and **courage** to keep getting up every morning and doing it.

Sandra V. Porter became Executive Director of the National Commission on Working Women in 1982. She has been active in women's advocacy efforts for more than a decade, and coordinated the national NOW economic boycott campaign in connection with the ERA, as well as the first National Equal Rights March. She was formerly project director for the National Institute for Work and Learning/Center for Women and Work in Washington, and has written extensively on work-related issues affecting women.

Increasing Poverty Through Federal Policy Change

Virginia duRivage

Moderator
Justine Bykowski
Institute of Gerontology

Presenter
Rosemary Sarri
The University of Michigan

In 1983, 34.5 million people lived in poverty, an increase of 15 percent, or five million individuals, since 1980. Women and children, particularly minority women and their children, increasingly dominate these statistics: 40.6 percent of all female heads of households were poor in 1982 with twice as many black and Hispanic women with children below the poverty level than white single mothers.

Social Work Professor Rosemary Sarri told workshop participants that the wage gap between men and women is a primary cause of female poverty. In most cases, women assume the primary responsibility for child care when marriages dissolve, contributing further to poverty. The "feminization of poverty" is apparent among all age groups of women. Single females over the age of 65, particularly minority women, are disproportionately poor owing to a history of inadequate employment and resultant low Social Security benefits.

The mid-life female family head falls between the cracks of social welfare policy, Dr. Sarri pointed out. Once the youngest child of an AFDC recipient reaches the age of 18, benefits are automatically terminated. Unless she has a disability that qualifies her for Supplemental Security Income (SSI), the impoverished mid-life female is not again eligible for federal income support until she reaches age 65. Dr. Sarri commented that a notion that "female heads of households are somehow the undeserving poor" appears at the root of current public policy toward women.

Interview Findings

One of the first major actions of the current federal administration was to dismantle scores of public assistance programs for the poor and dramatically reduce others. In all, some 200 categorical social welfare programs were affected by the Omnibus Reconciliation Act (OBRA) of 1981. In Michigan, 53,000 individuals lost welfare benefits as a result. Four hundred of these families, headed by women, were interviewed in a study conducted by Dr. Sarri and University of Michigan doctoral students to document the effects of welfare termination. The women in the study had relied upon AFDC to supplement meager incomes from inadequate jobs (with no benefits such as retirement pensions or health insurance). Medicaid, an automatic benefit of AFDC, was needed by these families to provide the health insurance they otherwise lacked. Among family problems caused by welfare termination were forced household moves, repeated financial crises, a disproportionate number of suicides, and increased child behavioral problems at school.

Of particular significance was the health impact of the AFDC cuts. Thirty-seven percent of the women became seriously ill at least once during the year following loss of welfare benefits. One out of seven women reported suffering from chronic illnesses: diabetes, hypertension, cancer, sickle cell anemia, or rheumatoid arthritis. Dr. Sarri argued that welfare benefits, particularly for older women, should not be based solely on income; health status should also be considered. "Over and over — from about 70 percent of the women — we heard, 'The basic thing I need is health insurance,'" the researcher reported.

Members of the audience also commented about the health impact of AFDC cuts. One pointed out that lack of health insurance is a problem for Michigan's newly unemployed as well. National health insurance, while an ultimate policy goal, is politically unpopular at present, argued other participants. "What we really need to advocate is primary outpatient care in the community," Dr. Sarri recommended. She added that federal monies for health should be directed toward assuring more equal access to primary health care; these funds should not merely subsidize sophisticated hospital equipment for the few. A pilot program in Flint, Michigan, funded by the Mott Foundation, is currently using empty elementary school classrooms to provide health care to the poor. This project should be studied as a potentially low-cost means of delivering health care to the poor, suggested Dr. Sarri. A workshop participant pointed out that two bills to reduce consumer costs in dental care and eye care are currently before the Michigan Legislature.

Policy Recommendations

Michigan should also develop public policies to help equalize the wage gap between men and women, the speaker urged. The Michigan Legislature should follow the lead of Washington State in mounting a systematic analysis of jobs to determine their comparable worth. Children's allowances, a basic family policy in Canada and Western Europe, could help ease child care costs among all economic classes. Parity in the income levels of women and men, with increased federal support for child care and guaranteed primary health care, would substantially reduce the economic vulnerability of female headed families.

Rosemary Sarri

Is Organizing the Answer?

Barbara Barton

Moderator
Frances Ryan
Older Women's League

Presenters
Bernadine Bennett
Coalition of Labor Union Women

Cheryl Mostosky
Michigan State University

Organizing in the workplace as a vital method for combatting the discriminatory effects of job segregation, pay inequity, and inadequate pensions and insurance benefits was the focus of this workshop. For the individual woman, "organizing" can range in scope from networking over coffee breaks to holding an elected office in a union, it was pointed out. Whenever it is done, it is a source of empowerment for working women. In the following paragraphs special attention is given (as it was in the workshop) to aspects viewed as benefits of unionizing.

To say that women are not organized is to imply inaccurately that we are *dis*organized. Actually, women have been organized for decades: organized into low paying, dead-end jobs or jobs where we cleanse, serve, or nurture others. There has been a slow movement of women into the skilled trades and crafts industries. Still, only six percent of all crafts workers are women, while more than 80 percent of employed women are clerical workers.

The problem with women and organizing is that men are the ones doing the organizing, and they're not doing it in the places where women work.

For the older woman, the years in a male dominated workplace are reflected in her retirement benefits and pension. Nearly 70 percent of all women workers in private industry are not covered by pension plans. The small percentage of women who do collect pensions receive an average of $87 per month.

Presenters for this workshop were two women who are active in unions. Cheryl Mostosky participated twelve years ago in the development of the clerical-technical union of Michigan State University, and is currently contract administrator for the union. Bernadine Bennett is local chapter president of the Coalition of Labor Union Women (CLUW) and has been a union representative for both skilled and nonskilled workers. She works as an experimental paint lab technician for Oldsmobile. Their presentations highlighted the following issues:

- More than half of those who have joined unions in the past 20 years are women. Today, 30 percent of all union members are women. But only about 18 percent of all women who work outside the home belong to unions.
- Organized women earn 30 percent more than non-union women because union contracts have wage specifications and protections.
- Unions are attentive to women's issues. They have helped advance pregnant worker rights and have worked with women's groups to make sexual harassment illegal. Additionally, unions are a powerful political force and support those candidates who will support unions in their fight for fair wages, good working conditions, and stable employment for all workers.

Ms. Bennett stated, "The trade union movement, as a whole, does not operate on the narrow grounds of self-interest. It exists to help those people least able to help themselves."

The group reached general consensus on several reasons for women to organize. Most of these reasons can apply to "small-scale" organizing efforts (such as getting a meeting date changed or work responsibilities reassigned) or "larger-scale" attempts (such as unionizing).

Organizing works. The boss cannot easily dismiss many people working together. The current increase in the membership of labor unions is due to the influx of women.

It's the professional thing to do. The medical, legal, and teaching professions know a good thing when they see it. Organizing is an effort to protect the worker in the most effective way possible.

Management is organizing. We should too. Examples include the Chambers of Commerce, manufacturers, and college and university personnel administrators.

It pays. Unionized workers earn on the average 30 percent more than non-unionized workers.

Organizing is satisfying. There is no doubt that the skills gained in organizing will exceed the frustrations. It is a tremendous challenge, but the rewards are well worth the struggle. New friends will be made and superiors will treat workers with renewed respect.

Pointers for initial steps in organizing were offered: The simplest way is through an informal sharing of information. Organizers should choose an issue on which there is wide agreement among co-workers. As support for the issue becomes apparent, circulating petitions can be an effective way to demonstrate the diversity and scope of this support. Staff councils, meetings with management, coffee groups and other networks follow as the group becomes cohesive and the issue becomes more visible throughout the workplace; these are vital to the policy change process. Depending on the size and strength of the coalition and the importance of the issue to a broad range of employees, the next step is likely to be unionizing.

The workshop was not entirely devoted to the discussion of unions. All participants agreed that to unionize all women in all occupations would only put a Band-Aid over a wound. To cure the deep and socially-based sex stereotyping that occurs in the workplace, training and education must begin with our children. To do this we all must first educate ourselves on the issues of occupational segregation, pay inequity, and comparable worth. Our needs as women, and as older working women, must be addressed not only by our employers but through legislative policy changes that protect our rights. We need employer-based child care. We need credit for work experience and part-time work. We need equal and adequate pensions and insurance benefits. We need to network — and we need to organize.

Older Black Women As Workers

Jeanne E. Miller

Moderator
Teola P. Hunter
Michigan House of Representatives

Presenters
Rose Campbell Gibson
Institute of Gerontology

Shirley Jenkins Phelps
Psychiatrist/Consultant

Dorothy Jones
Walter P. Reuther Senior Centers

Throughout the workshop on older black women as workers, four themes formed a structure in which presenters and participants made their comments. These themes were the *invisibility* of the older black woman worker, the *historical and future trends* that affect the older black woman of today and of tomorrow, the *special circumstances* — in needs, experiences and problem-solving — that must be considered when discussing older black women as workers, and the *inappropriateness of programs* designed for white men and women and black men but applied to older black women. It was agreed that all these considerations must be included in any research, policy, or programmatic work applied to older black women.

Presenters Rose Campbell Gibson, Dorothy Jones, and Shirley Phelps discussed older black women as workers from three very different perspectives. While Dr. Gibson outlined some of the history shared by today's older black women, discussed the research basis of programs and policies aimed at older women, and commented on the appropriateness of these programs for black women, Ms. Jones spoke more specifically about programs that appear to address the needs of older women and commented on the experiences of older black women with these programs. Dr. Phelps reported on the specific stresses and demands on middle-aged and older black women who are successful, basing her remarks on her experiences as a psychiatrist.

Why do older black women seem to be ignored when it comes to discussions of older working women? The speakers offered several explanations. In addition to discrimination and the disinterest that may be implicit in policies designed primarily for whites, older black women are "invisible workers" for other reasons. Typically they are not new in the labor force. Many have been working in unskilled jobs, often part-time, for the extent of their work lives. Dr. Phelps noted that successful blacks often feel isolated because they are seen as militants by their white colleagues and as selling out by other blacks. It is true that employment gains in the black population over the past two decades have been substantial. However, Dr. Gibson pointed out that a closer look reveals that these gains are primarily among younger blacks, particularly younger black women, and have not had a major effect on older black women. Furthermore, these gains are at the lowest levels of occupational categories. Dr. Gibson commented, "Moving on in is *not* the same as moving on up."

These problems of double jeopardy — being black and female — are exacerbated by age for these workers. Older black women of today have had very different experiences from their white counterparts. These women "missed the effects of the civil rights movement," which aided younger black women, according to Dr. Gibson. The older women were and remain unskilled, often part-time, workers and are likely to have experienced racism in its most blatant form. At the same time, said Ms. Jones, these women have a particular strength that may delude one into missing the enormous stresses in their lives. She recounted an interview where a woman, asked what she would do if her only source of income ended, replied, "Well, I'd get by."

These historical and current differences that form the special circumstances faced by older black women often are not appropriately recognized in service programs. Several examples were cited. Many of these women have lacked skills throughout their work life and may need training, not retraining. Programs aimed at displaced homemakers may exclude black women who become household heads earlier, or who may be supporting minor children who have children of their own. Or programs may focus on resume writing and job clubs, when income is the immediate need. Typically, programs do not include stipends for transportation or child care that might enable a disadvantaged woman to make use of the program. To a woman for whom "It's a matter of paying this bill or eating," such programs may begin midway along the road to financial security when she has not yet even stepped onto the highway.

Yet, as Dr. Phelps put it, does even the successful black woman "really have it made"? She may appear to have little of the stress of the older black woman living in poverty. But she suffers from more strain than the successful middle-aged white woman or man. She pays the "black tax" of being one of a few in an organization. With few role models, she may feel isolated and at the same time feel she is "carrying the entire race on her shoulders."

Will this burden be shared as the younger black women now working grow older? Dr. Gibson did not paint an optimistic picture. Rather, she spoke of evidence of a "pushout" of late middle-aged and older black women as white women and younger black women steadily enter the labor force. Unemployment rates of older black women have remained constant while it appears that these women have greater disabilities and less full-time work. With a 40 percent unemployment rate among female black teens, the likelihood increases that tomorrow's older black women will also suffer from limited work force participation, high discontinuity of employment, and the consequent lower benefits and greater difficulty in finding employment.

As the session ended, an aged black woman, a longtime civil rights worker, spoke from the audience to affirm that she had indeed experienced much of what the presenters described, and to express her pride in being present to hear these successful black women. Dr. Gibson replied, "It was you who put us here."

Old Age Financial Security — Or Insecurity?

Shirley K. Bentsen

Moderator
Rosella Neumann
Michigan Commission on Services to the Aging

Presenter
Marilyn Nagy
Eastern Michigan University

Being old and female in our society is like a bad dream for many women nearing or in retirement. That is, many women reach retirement in economic crisis and have no idea how it happened. Consider some statistics that demonstrate this reality.

FACT: About 80 percent of retirement-age women have no pensions.

FACT: The average single woman retires with less than $1000 in savings.

FACT: Thirty-five percent of all working women aged 55 and over fall below the poverty line.

Startling? You bet, and there's more...

FACT: Women typically retire on one-half of the amount that men do, yet they have an eight-year longer life expectancy than men.

FACT: Eighty percent of middle-aged and older women workers are concentrated in low-paying jobs.

FACT: The only source of income for most retired women is Social Security, less than $4000 annually.*

Given the impact of age and sex discrimination on the economic condition of older women, a distinct policy agenda must be established that focuses on the unique needs of older women in Michigan and the United States. What steps can decision makers and society in general take to ensure that all people, including all women, have adequate financial means in later years? Research has shown, after all, that the quality of life or happiness in retirement is highly dependent on adequate income. All people deserve a later life filled with happiness and dignity, and free of threats to their economic well-being.

More than 40 conference participants discussed and debated solutions to this compelling problem during the workshop entitled "Old Age Financial Security — or Insecurity?"

One cannot address the economics of aging without looking at the Social Security system, its inherent problems, and its treatment of women. Dr. Marilyn Nagy highlighted the following themes as worthy of public policy consideration:

> How can divorced women who have spent many years in homemaking be treated equitably by the Social Security system?
>
> How can the Social Security system more fairly treat women who have worked outside the home (and paid Social Security taxes) and who also have spent years in full-time homemaking?
>
> How can legal rights to a share of a husband's pension be recognized in the case of divorce?

Dr. Nagy also encouraged participants to ask themselves questions related to private pensions:

> What are the rules governing pension plans in my place of employment?
>
> How much will I receive from my husband's pension if he dies before he reaches the age of early retirement or after he retires?

With these questions as a backdrop, workshop participants discussed and reached consensus on a number of recommendations addressing the economic plight of women. Several of these recommendations were based on the Economic Equity bills before Congress at the time of this meeting. Conference participants wanted *action now* and were willing to work hard to effect the change needed to improve economic conditions for older women.

Recommendations

1. Allow for the totalization of benefits for women so they can collect from their husbands' Social Security accounts based on years spent in full-time homemaking *and* on their own Social Security accounts for years spent in the work force. This may involve a contribution (tax) to the Social Security system during years spent in homemaking.
2. Require employers to transfer vested pension rights of a deceased worker to the surviving spouse if the worker dies before reaching retirement age.
3. Shorten the time required for vesting of pensions so women who interrupt their paid labor force employment do not forfeit accrued benefits from the years they worked outside the home.
4. Permit divorce decrees to award pension benefits to spouses.
5. Require that *both* spouses sign a form regarding decisions on pension benefits. Current law allows the worker to delete spouse coverage without notification to the deleted spouse.
6. Allow a non-working spouse to set up her own Individual Retirement Account (IRA) and contribute to the same level as an employed person.
7. Prevent sex discrimination in calculation of pension benefits.
8. Encourage women's organizations, community leaders, and others to make financial education for women a number one priority.

* Facts compiled by the Area Agencies on Aging Association of Michigan, 1984.

Age and Sex Discrimination in the Workplace

Judy Hollister

Moderator
Renee Lipson
Michigan Department of Civil Rights

Presenter
V. Paul Donnelly
Donnelly & Associates, P.C.

Issue/Problem Area

Older individuals and women are both groups on whom society has placed lower value — groups commonly regarded as having lesser capabilities. This pervasive attitude has a doubly adverse effect on older women and their opportunities for being hired, for advancing, and for being retained in the workplace. Not everyone in attendance agreed with all points raised as discriminatory practices were discussed in the workshop, and, at times, discussion was heated. Directions emerged, however, and information was shared.

Both federal and state governments have enacted legislation to address the area of employment discrimination. The federal Age Discrimination in Employment Act (ADEA), passed in 1967 and amended in 1974 and 1978, protects people between the ages of 40 and 70 from discrimination in employment and related areas because of age. It specifically prohibits age discrimination in hiring, promotion, employment agency referrals, labor union membership, employment advertising, and retaliation against individuals who have used the Act to protect their rights.

Michigan passed the landmark Elliott-Larsen Civil Rights Act in 1976 (with amendments in 1977 and 1978) to prohibit discrimination based on religion, race, color, national origin, age, sex, height, weight, or marital status in employment, housing, public accommodations, public service, and education. The Act specifically prohibits discrimination in hiring, recruiting, discharging, and classifying with respect to a term, condition, or privilege of employment, including a benefit plan or system. It also prohibits discrimination in training and retraining programs.

Three major points were raised in the workshop to explain why age and sex discrimination in the workplace is nevertheless a problem:

1. Society doesn't recognize it as an important issue.
2. Few people know what the law is.

   Michigan is the national leader in the passage of anti-discrimination law, Attorney V. Paul Donnelly told workshop participants, but few older women understand the law or know where or how to file a case. Many employers are also unaware of details of the relevant legislation. The law works in the courts, according to the speaker, but it is a very expensive venture.

   It is also financially difficult for individuals to hire an attorney. In the discussion of problematic aspects, a participant added that the EEOC (Equal Employment Opportunity Commission) and Michigan Civil Rights offices — the two offices where complaints may be filed — do not regard age and sex discrimination cases as a top priority. The Civil Rights offices do not provide appropriate, efficient, and helpful enforcement, the workshop group believed.
3. The issue is tied to economics.

   Age discrimination is rampant in our country, the speaker charged. Age discrimination is economics. It is a blatant attempt to avoid pensions. People are let go just before they are eligible to draw on pensions. Pay equity is another economic issue. Women do not receive the same pay as men for comparable work. Older working women are caught in these two economic realities.

Discussion centered on other areas as well:

- The misuse of evaluation systems, especially performance reviews, thereby circumventing the law. Performance reviews are becoming prevalent, especially as the mandatory retirement age is raised.
- The use of "high potential lists" that employers allegedly keep and hire/promote from. Names listed are those who presumably have "high potential," but age, sex, and race determine who makes the list.
- The fact that ADEA cases are awarded the largest cash settlements of any discrimination law suits. This is attributed to the provision for jury trials under the ADEA. There is a move afoot nationally to eliminate that provision.
- The need for media involvement was stressed.

Proposed Solutions

There appeared to be agreement among workshop participants on a number of needed steps:

- Preserve the right to a jury trial in employment discrimination cases.
- Be watchdogs; be alert to any legislation that could take away rights.
- Develop an informal complaint process in the Civil Rights offices that can quickly respond to problems.
- Support federal legislation to consolidate all legislated civil rights protections (e.g., education, employment) into a Uniform Civil Rights Act.
- Support pay equity efforts and legislation.
- Use the media to highlight the problem, educate the public on age and sex discrimination issues, and provide information on protections and procedures.

More discussion ensued on points where consensus was less clear:

- Explore the area of legislation to address performance reviews.
- Explore the area of retaliation rights as a method of avoiding loss of a job and a resultant discrimination law suit. (For example, one who believes he/she is about to be fired may have an attorney write the employer so stating, noting the retaliation rights provision of the ADEA.)
- Explore the possibility of privately funded centers to provide age and sex discrimination information to those not covered by union contracts.

Fringe Benefits or Fringe Detriments?

Georgia Harris

Moderator
Hilda Patricia Curran
Office of Women and Work
Michigan Department of Labor

Presenters
Ms. Curran

Thomas Cain
Comerica, Inc.

Ardon Schambers
Steelcase, Inc.

Discussion of fringe benefit issues opened with clarification of the present legal obligations of employers and a brief historical review of employee benefits.

An employer's legal obligations toward an employee, as outlined by Hilda Patricia Curran, are few: to pay at least the minimum wage; to pay half the employee's Social Security tax and to deduct the other half from the employee's pay; to provide insurance to cover employees injured on the job (worker's compensation); and to pay into the unemployment fund. By state law or policy, most employers are also required to provide a safe work environment. "There is no mandate in law that discusses sick leave, vacation, or health insurance," Ms. Curran reported. "Many people think these are part of workers' rights, but they are based in union contracts or employers' choice." Conferees expressed surprise at this and questions arose about a number of common misconceptions.

The upsurge of labor union organizing came about in the late 1930s, but fringe benefits were not included in the bargained-for package until the 1950s and 60s, according to Ms. Curran. Low benefits are prevalent among many female-dominated occupations. A key example is the service sector, where low-benefit jobs include those of the seamstress, laundry worker, child care worker, and retail salesperson.

Health Insurance and Pensions

According to Ms. Curran, government and employers are just beginning to deal with the problem of hiring discrimination against workers, including older women, for whom health insurance premiums may be higher. Both government and business are experimenting with flexible benefits as one way to make health insurance more responsive and cost effective by avoiding unneeded coverage.

Another persistent issue for employers and the government is that of pensions, particularly in relation to vesting. One problem for women is that pensions are based on longevity in a single industry. Many women have "in and out" work lives and have worked for a number of employers. All too often, according to Ms. Curran, women look only at pay rates without considering fringes. "Younger women tend to see pensions as not an issue for themselves, and there needs to be an examination of how to deal with this," she added.

Customized Fringe Benefits

Progressive benefit programs were described by two speakers from the business world, Thomas Cain of the banking industry and Ardon Schambers representing a major Michigan manufacturer.

Comerica, Inc., made up of 18 banks and ten financial holding companies, employs approximately 6000 persons, 73 percent of them women. Comerica implemented "Custom Comp," a flexible benefit plan, on January 1, 1983. Each employee now has a dollar amount of benefit credits, to "buy" medical coverage, vacation days, life insurance, and long-term disability insurance. The worker may also elect to put pre-tax dollars into a reimbursement account for costs of additional health care or dependent care, or may place pre-tax dollars into a capital accumulation plan. Another option is to receive benefit credits in cash. In the first year, 95 percent of the Comerica staff changed at least one benefit. Fifty-two percent changed life insurance coverage and 39 percent changed long-term disability coverage. Audience reaction to the Custom Comp plan was favorable.

What Shapes Fringe Benefits

A mixture of changing internal and external pressures shapes fringe benefit packages, Ardon Schambers told the workshop group. He cited employees' needs, profitability, organizational philosophy, type of business, and internal communications as significant internal pressures, and inflation, legislation, competition, taxes, and publicity as external pressures.

At Steelcase, Inc., the world's largest manufacturer of office furniture, the cost of fringes is about 38 percent of payroll and is going up as medical costs increase (15-20 percent per year), he reported. On March 1, 1985, Steelcase may implement a flexible benefit plan for its 9000 employees, depending on resolution of federal guidelines.

Commenting on the frequently higher cost of pension plans and health insurance for older females, Schambers suggested government incentives to encourage the hiring of older women: (1) exempt employers who hire women over 40 from payment of unemployment tax, with the provision that if the employees are laid off, the employer will pay the tax and a penalty; (2) legislation to make implementation of flexible benefits easier; and (3) tax credits instead of tax deductions for employee training.

Audience discussion also dealt with reports that employers are increasingly hiring part-time workers in order to avoid the expense of fringe benefits. There was consensus that part-time workers should receive, prorated, the same benefits available to full-time employees, which is the case at both Steelcase and Comerica.

Lieutenant Governor Martha Griffiths, speaking at the plenary luncheon, told conference participants that "Women have too little regard for their own ability."

Opportunities for Women in Employment and Training

Joanne Grow

Moderator
Jan Urban-Lurain
Governor's Office for Job Training

Presenters
Julie Jackson
Governor's Office for Job Training

Maxine Berman
Michigan House of Representatives

Shirley McMurtrie
Jackson Labor News

"You've come a long way, baby — but you've still got far to go" was the general theme of the workshop on "Opportunities for Women in Employment and Training," attended by people from the employment and training sector, labor, community colleges, both secondary and elementary education, Area Agencies on Aging, and other occupations and organizations.

Government Programs

Speaker Julie Jackson gave a brief history of public service employment and training programs of the past several years. It was pointed out that public service jobs, such as those under the Comprehensive Employment and Training Act (CETA), tended to perpetuate occupational segregation; the higher paying jobs were occupied nearly 100 percent by males, while most females were assigned to lower paying jobs such as clerical and receptionist positions in public agencies.

Today, the federal Job Training Partnership Act (JTPA) has taken the place of CETA. Sixty percent of JTPA funding is designated for adult employment programs, with emphasis on welfare recipients and others who are economically disadvantaged. Only 3 percent of the JTPA money coming into the state is set aside to serve older workers, defined as age 55 and over and economically disadvantaged. About 60 percent of such workers are women. While many people look to the JTPA for the answer, these funds clearly are not adequate to serve the universe of older Michigan women who have employment problems. Workshop participants were reminded that the older woman seeking job training should also inquire about college loan funds and grants.

State Representative Maxine Berman emphasized the misleading nature of media statistics indicating that women have made tremendous progress in obtaining better jobs. She mentioned a report that the number of women judges has tripled, although the total still is only 17 percent. Another item stated that the number of women in "professional specialties" rose from 44.3 percent in 1970 to 49.1 percent in 1980; however, half of these professional specialties are in nursing. While women have certainly made advances, we need to beware of exaggerated reports, the speaker warned.

Representation Is Essential

Representative Berman also stressed that every woman should look at the JTPA Private Industry Council (PIC) in her area. By law, each council must reflect area demographics and therefore should include equal numbers of women and men. Yet on some PICs the representation of women is as low as 8 percent. The legislator advised women to attend PIC meetings and put pressure on the councils to include more women — not token members but women who understand the economic conditions of women.

The Michigan Legislature is becoming increasingly politically sensitive to women, and especially older women because they vote regularly. "Write to your State Representative and Senator on the issues — even when they already agree with your position," participants were urged. "The only thing that matters is clout, and the only way to get it is to push and push hard. No matter how poor a woman is, she can always contribute her voice."

Shirley McMurtrie, an editor and counselor currently working with displaced workers in Jackson, reported that many of her clients encounter age discrimination. Most employers select younger workers even when older applicants have better qualifications, she added. Ms. McMurtrie made a number of additional points:

- Older women looking for jobs should consider volunteer work as a way to gain experience and contacts.
- Women need training in occupations in which they can realistically expect to find work offering a substantial salary, not minimum wage which leaves them no better off than on welfare.
- Incentives are needed to encourage employers to hire the older worker when training is completed.
- Older displaced workers need emotional support groups with whom they can talk over their problems, to take the place of the support networks they formerly had on the job.

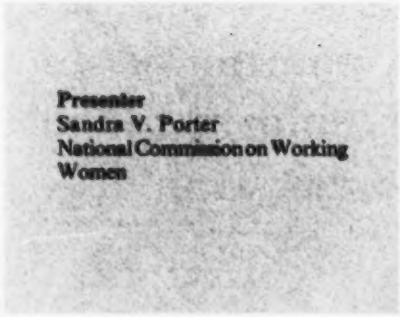
Issues and Recommendations

1. There is a need for women to be prepared for the future, to educate themselves not only to know the problems that can lie ahead but to do something affirmatively before problems arise.
2. Knowledgeable women are needed in greater numbers on the Private Industry Councils (PIC) and other employment and training boards.
3. Educational programs must include vocational training that does not stereotype women into low-income jobs.
4. Enrollment in training and employment programs should be encouraged by provision of some benefits during the transitional period.
5. The poverty level and minimum wage level are unreasonably low. Legislation to raise them is crucial.
6. State civil rights laws should be enforced.
7. More day care centers and job training programs are needed so that young women, especially pregnant teenagers, can be helped to avoid a life of welfare or minimum wage jobs.
8. Women need comparable pay for comparable work.

"The time for asking is over and the time for demanding is here," one speaker declared. Her audience agreed.

Improving Life on the Job

Ellen McKay



"Improving your job is a task. It should be a calm, analytical process." In making this statement, Sandra Porter recognized the dilemma in helping a woman "fix" her job, when in fact that would require a consensus of many people. "But we can develop empathy in helping women improve their jobs, give them a sense of taking care of themselves, and give them permission to say whatever they want to say about feminism."

With those introductory statements, Ms. Porter went on to conduct a workshop based on the actual work lives of the participants, rather than on a hypothetical situation. As a first step she recommended thinking as an individual about the job, about the universe one is dealing with emotionally and politically every day. When participants were invited to list adjectives describing their job environments, they responded with 29 adjectives ranging from interesting, challenging, progressive, to powerless, constrained, underpaid. Positive and negative responses were nearly equal in number.

The speaker emphasized a number of points: Women should be able to make decisions around work and family obligations without restricting the jobs available to them. Many women work more hours than they are paid for; it is important to look at the work styles and systems that allow this to happen. Data should be collected and passed on to managers in order to destroy job myths as they concern women.

Powerlessness is a major issue. Ms. Porter offered two equations: Power = Energy = Productivity = Satisfaction; Powerlessness = Paralysis = Apathy = Depression. The woman who feels positive about her job probably feels she has some power. In order to break down powerlessness, networking must be vertical — professional women in network with support staff women.

Steps Toward Improvement

Three approaches to improving one's job were suggested: (1) analysis of intentionality; (2) analysis of support systems; (3) analysis of the job environment.

Intentionality requires developing a personal value system. "What is the intent of the job for you as a working person? Define your own needs and goals and determine whether the job is helping you meet them," Ms. Porter challenged the group. "Most women drift into the work force. Girls need to be taught that they will be in a career for thirty years, as statistics now show. Intentionality makes a great difference in one's job satisfaction."

Support systems were described as political, social, and emotional. In analyzing them questions can be raised: Are you doing things no one else wants to do? Are you socially alienated? Kept out of the communication system? Are there people you can trust? Are there barriers to the informal system in the workplace? Do you have an emotional support system in your life? The political, social, and emotional components interact. Strengths in one can be used to shore up weaknesses in another. Analysis helps clarify questions of process.

In personal analysis of the job environment, workshop participants were advised to look at dividing behaviors in: (1) style, (2) responsibility, (3) energy level, and (4) environment — political, emotional, intellectual. A team style frequently leaves out support staff people, and leads to dividing behaviors, it was pointed out. Much potential is lost this way. Ms. Porter has found that nearly all workers want to reach their full potential, especially on the trust level, creative level, and energy level; they want responsibility, job satisfaction, and fulfillment.

Looking at the distribution of responsibility is another way of analyzing office behavior. It is the even distribution of responsibility that is very energizing, according to the speaker; not whether the style of leadership is high-energy or low-energy.

"Taking the temperature" of what's going on in the office is another step in personal analysis of the job environment. Ms. Porter advised: Check to see whether everyone knows what is being talked about. Look at personal power and positional power. Personal power means level of self-esteem, personal strength, satisfaction on the job. "If positional power is negative and strips you of personal power daily, you should not be working under that positional power. You need to move laterally or get out."

Useful Remedies

Work journals and cope groups are two remedies useful for women at all levels of the work force to improve their job lives. A work journal is a way to record daily emotional and intellectual interactions with one's work, and can help in becoming more effective, especially in a job where productivity is difficult to measure.

Most women who are unhappy in their jobs feel isolated and alienated. A cope group was defined as two or more people reaching out for C, communication; O, openness; P, practice behavior; E, empathy development. Empathy and sensitivity to the *person* in the job can help her reach her full potential.

This workshop stimulated discussion, questions, and dialogue. Whether the working woman is unhappy, happy, or vaguely uneasy in her job, the analytical process has benefits. Easily applied, it provides a useful framework for accomplishing the goal of improving life on the job.

Occupational Safety and Health

Gladys Benfield

Moderator
Julie Jackson
Governor's Office for Job Training

Presenters
Kelley Brix
Environmental and Industrial Health
The University of Michigan

Enid Eckstein
Southeast Michigan Coalition on Occupational Safety and Health

Health hazards in the workplace are an increasing threat to women, both physically and economically. The dimensions of this problem and steps toward its solution were discussed in the workshop on women's occupational health issues.

Legislative safety controls are targeted primarily toward hazards in traditionally male occupations. Similarly, both women and men have been concerned about the safety of women entering the heavy trades and agriculture, but they have not asked enough questions as yet about the hazards in traditionally female jobs, workshop discussion emphasized. The reason is clear: The latter has not been recognized as an issue, and no comparative information is available.

Health and safety hazards are as real for women as for men. Beauticians, for example, stand all day with arms elevated, breathe hair spray, handle dyes and chemicals. Skin infections, lung ailments, carpal tunnel problems, varicose veins, and arthritis result. Toxic contamination and fetal health is a grave concern. Clericals working with video display screens are found to have greater stress reactions than do air controllers, it was reported. Eye strain, headaches, backaches, machine-monitored work pacing, monotony, low pay — all contribute to dissatisfaction and accompanying emotional distress.

According to Dr. Kelley Brix, who discussed these aspects of health and safety in the workshop session, a "healthy worker effect" is observable through age 55 because most healthy workers survive common hazards. Over age 55, however, workers' health is less predictable. Older women are vulnerable to increased hazards and discrimination at this point in their lives, Dr. Brix warned.

Enid Eckstein spoke of the expected "technological displacement" and its effects. By 1990, she said, half of all jobs will incorporate information processing and as many as 50 percent of bank tellers, for example, can expect to work elsewhere. To stay competitive, businesses will be forced to increase productivity and efficiency. What will be the effect on health and safety for the 20 to 30 million workers affected?

Workers' challenge of the decade is to flex to the demands technology will impose, the speaker emphasized. The aging worker is particularly at risk. Skills learned over a lifetime will no longer be adequate. Competition with a technically-trained generation could lead to stress-induced health problems impacting on performance. Untimely withdrawal from the work force could mean inadequate pension benefits, particularly for women with fewer paid work years due to homemaking plus lower wage rates in traditional women's jobs. This is already a widespread problem, Ms. Eckstein told workshop participants.

Title VII of the 1964 Civil Rights Act and the Equal Employment Opportunity Commission are attempts by government to assure fair hiring practices, although the Bona Fide Occupational Qualification provides, for example, that specific genders can be hired for theatrical roles.

The Age Discrimination in Employment Act of 1967, as amended in 1978, protects the 40-70 age group seeking employment, but gives no protection on the job. Handicappers, recovered alcoholics and cancer patients are promised reasonable accommodation under the Rehabilitation Act of 1973. However, guidelines for interpreting and enforcing discrimination laws are confusing and are often in conflict.

Legislation alone cannot assure equal opportunity for women. An instructive illustration of this is found in the experience of women employed by a major utility company, one speaker suggested. In attempting to avoid discrimination, the utility in 1973 assigned women to outside work crews. Accidents increased. Women withdrew after six months. Management then redesigned the job to fit the worker. The company purchased lighter weight ladders and set up physical training programs in order to retain the women workers.

More such responses are needed. As more and more women enter nontraditional areas, seeking equality and higher earnings, advocates of fairness will need the full cooperation of employers as well as legislators. There is need for a matching of job demands with worker physical status, a system that will require more interaction by personnel managers and physicians than now exists. Women must have opportunities to provide for themselves, their children, and their old age in a workplace that undergirds their health and economic well-being.

Recommendations

1. Michigan Department of Labor and Occupational Health and Safety committees should study the employment, marketability, and health problems of older working women to determine causes of occupational illnesses.
2. A right-to-know law should be enacted as a safeguard against toxic hazards.
3. Leaders should make a major commitment to worker training and retraining as technology moves into the workplace.
4. Employers and employees should work together in developing guidelines for workplace training and placement into more sedentary roles, based on aging workers' needs for new technology skills and health considerations.
5. Legislators should require hiring agencies to report worker statistics by sex and by age, as a first step in gathering data relative to older women's health and economic concerns.
6. Government should move toward standardization of worker policies in all states.

Less Than Full-Time Work: Opportunity or Exploitation?

Hilda Patricia Curran

Moderator
Hilda Patricia Curran
Office of Women and Work
Michigan Department of Labor

Presenters
Joyce Kornbluh
Institute of Labor and Industrial Relations, The University of Michigan

Lois Libby
Bureau of Employment and Economic Development
Michigan Department of Labor

Part-time work has always been seen by women as a way to re-enter the work world, and by employers as a means of cutting the cost of doing business. The workshop presenters explored several questions: Who wants to work less than full-time? What are the advantages? The disadvantages? How can the economic situation of the part-time worker be improved?

One in five employees works part-time. The image that flashes in the mind is that of the female parent of a young child, yet the part-timer is more often a male worker who is "moonlighting" in a second job. Michigan employment statistics for August 1983 show that 148,000 persons were working part-time but were interested in full-time work. At the same time, an additional 319,000 persons were working part-time voluntarily.

At least a portion of the negative image of part-time workers is just that: image. The perception is that anyone who is a concerned, dedicated worker/employee would be working at a task that takes full time. Part-time workers are not a consistent part of the labor force; they move in and out and have no long-term commitment, some would insist. On the other hand, there is the myth that part-time workers should be hired solely because they are more productive — they "do more in five hours than anyone else does in eight"; they "take less time off," et cetera.

In actuality, the known facts are few. There is very little data on the part-time work force. More information is needed before intelligent decisions can be made concerning the needs and the problems and the successes of part-time employment. There also needs to be a sharing of experience with part-time work — how it is implemented and financed in specific work sites. Employers with successful programs need a mechanism for sharing such experience with others who wish to institute similar programs.

Ironically, the matter of cost is used to support arguments both pro and con when establishment of a program for hiring part-time workers is under consideration.

To counter the "It costs too much" concerns where fringe benefits are concerned, the speakers pointed out that the cost for all mandated benefits is related to the salary, not to the full-time or part-time status of the employee. Health care is an exceptionally expensive item, but the employer can ask that the employee pay part of the cost, or provide only individual coverage for a part-time worker. Costs might create problems in a case where the employer provides automobiles or uniforms, or where work station space is limited. All other costs are typically related to earnings or can be prorated based on hours worked.

Among some employers, however, the approach is that the part-time employee is preferable because fringe benefits need not be paid at all. This is where the exploitation occurs. Many employers deliberately keep a specific percentage of their workforce on a part-time basis with no fringe benefits. Their assumption is that this system meets workers' need for a job and that part-time workers do not need fringe benefits because they are covered by their husbands' benefit systems. This is a false premise in the case of many part-time workers who are single heads of households and need the fringe benefits in order to survive.

Part-time work needs to be recognized for what it is: a significant part of the labor force. The part-time worker needs to be seen as a participant in the labor market and needs the same protections and benefits from employment as those who work a full week.

The part-time worker needs to be assured of:

— a regularly assigned shift,
— reasonable notice of shift changes,
— the opportunity to accumulate seniority/longevity,
— the opportunity to move to full-time if one chooses,
— the opportunity for promotion, and
— the opportunity to receive educational leave or employer-sponsored training.

Recommendations

1. That research be conducted to provide demographic and qualitative information on part-time workers. Who are they? Why do they work part-time? What are their employment needs and aspirations?
2. That there should be a mechanism for sharing with other employers information about successful and supportive part-time work programs.
3. That the protective legislation for workers be amended to assure the same protections for part-time workers as for full-time workers:
   a. The same fringe benefits in proportion to the hours worked. These benefits include holiday, vacation, and sick pay; access to the pension plan; stock options; health care alternatives; dependent care.
   b. The same pay rate as for full-time workers doing the same job.
   c. Overtime for work beyond the regularly assigned number of hours.
   d. Time for breaks and meals if other workers receive it.
4. That unions should begin to cover part-time workers under their contracts where contracts exist.

Older Women and Work: Today and Tomorrow

Mary Keith Ballantine

Moderator
Janet Good
Michigan Employment Security Commission

Presenters
Ms. Good

Helen Schneiderman
Michigan Employment Security Commission

One of the most persistent problems facing older women is that of unemployment. It is a problem that will continue to be significant as the life span of women continues to lengthen. Between the years 1980 and 2000, the total population in Michigan is expected to decline 0.5 percent, while the number of women aged 45-plus is expected to increase almost 22 percent. As greater numbers of women continue to enter the labor force and their percentage in the older population increases, the problem of joblessness will become more acute.

Much of the discussion in the workshop on "Older Women and Work: Today and Tomorrow" focused on this vital problem.

The 'Harsh Realities'

On paper, unemployment does not seem as great a problem for older persons as it is for more youthful members of the labor force. The data, however, hide the harsh realities of unemployment in later life. Unemployment is one-third higher for women over the age of 40 than for men of the same age group.

Joblessness for older women is onerous for several reasons, it was pointed out during the discussion.

- Sixty-two percent live alone, with less than 10 percent receiving a husband's pension benefits.
- Divorced women rarely share in their former husbands' benefits.
- Older workers are victims of ageism; many employers hold false notions that older workers are less productive and have a higher rate of absenteeism.
- Many women can find only low-paying part-time jobs that provide no benefits.

In the 1980s, the plight of women has become even greater because of changes in the economy. As a result of the recession, Michigan's economy lost nearly 300,000 jobs between 1979 and 1982. While the economy has improved significantly in the past two years, at least 100,000 of these jobs have been eliminated. Structural and technological changes have permanently lowered employment levels in manufacturing in Michigan.

An understanding of occupational trends is important as women struggle to remain in or enter the work force, the speakers emphasized. Job opportunities are more easily found in growing industry sectors. For instance, occupations within the health, finance, and retail trade fields are expected to register the most growth to 1990.

Women will continue to face nebulous challenges as they attempt to stabilize and improve their economic status, workshop participants were told. They are often disadvantaged in the workplace by hidden agendas rooted in unconscious prejudice and the assumption that a person's ability is correlated with her sex, age, and race. A semantic chasm separates men and women in the area of affirmative action, it was suggested: Women want the opportunity to compete equally; men think the term means reverse discrimination, giving women preferential treatment.

Lifelong learning, fueled by curiosity and the desire for useful knowledge, is essential if women are to be attractive job applicants, the audience was advised. This is especially important for the cohort of older women of the 80s — women who were not prepared as children to expect work to be a major portion of their lives. Continuous learning, adaptation to change, and assertiveness in handling unwarranted hassles were described in the workshop as having prime importance if women are to survive in the job market.

Statistics Needed

The need for more statistical information about older women was emphasized, with the observation that political leaders cannot be convinced that a problem exists unless there are statistics. Women were urged to contact their elected representatives to request that more detailed information be compiled about the situation of older women in the 1990 Census. All women looking for employment should register with the state Employment Security Commission so realistic statistics on unemployment of women will be available, the speakers urged, noting that many women do not register because they believe no jobs are available. Better information would reinforce efforts to obtain employment and training programs for older women.

Research is also needed to determine the feasibility of legislation requiring employers to provide health and pension benefits for each hour worked, so that part-time workers are treated fairly. Many retirees who worked only part-time and did not qualify for health and pension benefits must now be supported by tax dollars.

Women are a statistical majority in the United States, but a social minority. Only one in ten elected officials is female, the workshop group learned. Political activism by women was labeled "a must" in order to bring about changes in policies and practices in the private and public sectors. The workshop leaders urged women to run for office, to volunteer actively, to give financial support to qualified candidates who are sensitive to women's issues, and to seek appointment to boards and commissions. Women need these experiences to gain the expertise and confidence to be effective leaders for the decade ahead, the speakers declared.

Women in the audience agreed that the 1980s are "a fantastic time to be alive and to be a woman," with many opportunities to move ahead in establishment of a more hospitable work environment. One put it, "We can all blaze new trails for our daughters and granddaughters."

Life Planning: Careers and Finances

Irene Kazieczko

Moderator
Ellen Sullivan
Lansing Community College

Presenters
Carol Reddy
Prescott Ball and Turben, Inc.

Lynne Carbeck
Soundings Center for Women

Middle-aged and older women face multiple challenges in planning for meaningful work lives and stable financial futures. This workshop identified some of the most critical career and financial decisions, factors that make them more problematic for older women, and possible alternatives for personal and policy-based solutions.

Defining the meaning of work for women has been a difficult task since the traditional American social system does not prepare many women for adequate involvement in the paid labor force. Value systems change slowly. American women are still not expected to consider work outside the home as an equal alternative to their "natural" roles of wife and mother, nor even as parallel to these roles. Work is viewed as a secondary role for women regardless of age or familial status. It is expected to be a primary role only for the unmarried woman. This value system has affected the career/life and financial planning practices for all women. It is exemplified in lower pay scales for women in jobs of equal worth to men's and in the limited sharing of child care responsibility.

Career/Life Planning

The ability to engage in successful life planning is determined by a variety of social, economic, and cultural influences. For many women, the "Cinderella Complex" plays a significant role in defining life planning capabilities. A woman is raised with the belief that she will grow up, have babies, and live happily ever after — with someone else making the big decisions. She learns to be a helper. Her Prince Charming will shoulder major decision making responsibility. But remember: Behind every Prince Charming there is a castle to be cleaned.

According to Lynne Carbeck, coordinator of a program for displaced homemakers:

> The price a woman pays for the Cinderella Complex is to find herself always waiting for the right man and the right time. She must focus on being attractive, always looking for approval. — "Does he/she like me?" "What do they think of this?" — She must set aside her own needs and first consider the couple, the relationship, and the family before she cares for herself. This creates an environment for guilt and depression.

Because of this value system, women who find themselves facing mid- or late-life career decisions because of widowhood, divorce, or unemployment are at a disadvantage. They need assistance in developing self-esteem, knowledge of the job market, educational opportunities, and alternative career/life choices. Model programs for displaced homemakers provide career planning services, but more of these programs are needed to meet the growing needs.

Financial Planning

Carol Reddy, a business executive, stated:

> The financial situation is bleak, at best, for a large percentage of older women. . . . The problem is that we must play the game to assure adequate retirement income. Most of us have never been taught to play the money game. We learn to make money but don't learn what to do with it. The educational process needs to begin very early in life.

Three ingredients are needed to "play the game": time, the ability and willingness to earn a living, and a knowledge of the rules. For many older women, time to develop and implement a financial plan is very short. In addition, their ability to earn a living may be limited due to age discrimination, lack of training, qualifications for the job, and other factors. Few have knowledge of the rules of the money game. Women often feel inclined to put themselves at the bottom of the "pay list" and not prepare for their own financial futures. They may be unaware of their individual financial picture outside of their marriage.

Reddy pointed out six reasons people fail in their financial planning: (1) procrastination; (2) failure to establish a goal; (3) ignorance of what money must do to enable one to reach a financial goal; (4) failure to understand tax laws; (5) investing in the wrong types of insurance; and (6) failure to develop a winning attitude. Moreover, "the thing that can kill any financial plan is excessive expectations," stated Reddy.

Recommendations to assure financial security for older women included:

1. Provide financial education at early ages for both boys and girls.
2. Make programs available to women who require emergency financial planning.
3. Make educational resources available to women who wish to ascertain their future financial situation, including health insurance coverage in the event of widowhood, divorce, or retirement.
4. Disseminate information about financial realities for women.
5. Develop better opportunities for those without health insurance to obtain coverage.
6. Provide opportunities and encourage entry for women into career areas presently male-dominated.

Policy Issues

The workshop presenters and participants agreed on the problem areas outlined briefly in this report. They defined two basic needs that must be addressed in policies and programs:

1. There is a need for options and problem-solving opportunities for women who *are now* in these situations.
2. There is a need for preparation and skill development for those who have *not yet* reached a problem stage.

For the sake of the older woman of tomorrow, the educational process in regard to financial security must start much earlier than it now does.

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Compiled by Mary Keith Ballantine and Virginia duRivage, Institute of Gerontology, The University of Michigan, for "Women, Work and Age: Policy Challenges." April 11-12, 1984.

WOMEN, WORK AND AGE: POLICY CHALLENGES

Conference Program
April 11-12, 1984
Lansing, Michigan

Wednesday, April 11, 1984

9:00	**Registration,** Sheraton Inn, Lansing, Michigan
10:00	**Opening Session**
	Welcome and Introductions *Carol Hollenshead*
	Keynote Address, "Age Discrimination: The Invisible Barriers" *Sandra V. Porter*
	Reactors: The Michigan Legislative Perspective *Representative Juanita Watkins* *Representative Colleen Engler*
	Question/Answer Period
11:30	**Lunch**
1:00-3:00	**Concurrent Workshops**
	Increasing Poverty Through Federal Policy Change Is Organizing the Answer?
	Older Black Women As Workers
	Old Age Financial Security — Or Insecurity?
3:15-5:15	**Concurrent Workshops**
	Age and Sex Discrimination in the Workplace
	Fringe Benefits or Fringe Detriments?
	Opportunities for Women in Employment and Training
	Improving Life on the Job
5:30	**Reception**
8:00	**Film,** "She's Nobody's Baby," presented by Ingham County Women's Commission

Thursday, April 12, 1984

7:00	**Continental Breakfast**
8:00-10:00	**Concurrent Workshops**
	Occupational Safety and Health
	Less than Full-Time Work: Opportunity or Exploitation?
	Older Women and Work: Today and Tomorrow
	Life Planning: Careers and Finances
10:30	**Summary Session: Workshop Reports**
	Introduction *Carol Hollenshead*
	Summaries *Margaret R. Cooke* *Hortense Canady* *Mary Keith Ballantine* *Judy Hollister*

11:30 **Plenary Luncheon**

Introduction — *Olivia P. Maynard*

Address — *The Honorable Martha Griffiths*

1:30 **Public Hearing on Older Women and Work,** Michigan State Capitol

Coordinated by House Committee on Constitutional Revision and Women's Rights,
Representative Mary C. Brown, Chair

Co-sponsored by

Joint Senate-House Committee on Aging,
Representative David C. Hollister, Chair

Senate Committee on Education and Health,
Senator Paul Henry, Chair

Senate Committee on Senior Citizens and Social Services,
Senator R. Robert Geake, Chair

House Judiciary Committee,
Representative Perry Bullard, Chair

House Committee on Labor,
Representative Juanita Watkins, Chair

House Committee on Senior Citizens and Retirement,
Representative Francis R. Spaniola, Chair

House Committee on Social Services and Youth,
Representative Teola P. Hunter, Chair

Conference Leaders

Generous contributions of time from many persons made possible the WOMEN, WORK AND AGE conference and the publication of these proceedings. Those listed below served as speakers, moderators, recorders, resource persons, and committee members.

MARY KEITH BALLANTINE, Intern, Institute of Gerontology, The University of Michigan, Ann Arbor

BARBARA BARTON, Office of Women and Work, Michigan Department of Labor, Lansing

GLADYS BENFIELD, Analyst, Michigan Women's Commission, Lansing

BERNADINE BENNETT, Chapter President, Coalition of Labor Union Women (CLUW), Experimental Paint Lab Technician, Engineering Division, Oldsmobile, Lansing

SHIRLEY K. BENTSEN, Director of Training, Michigan Office of Services to the Aging, Lansing

MAXINE BERMAN, State Representative, Southfield

KELLEY BRIX, Assistant Professor of Occupational Medicine and Instructor of Internal Medicine, Department of Environmental and Industrial Health, The University of Michigan, Ann Arbor

MARY C. BROWN, State Representative, Kalamazoo, and Chair, House Committee on Constitutional Revision and Women's Rights

PERRY BULLARD, State Representative, Ann Arbor, and Chair, House Judiciary Committee

JUSTINE BYKOWSKI, Manager, Education Program, Institute of Gerontology, The University of Michigan, Ann Arbor

THOMAS CAIN, Director of Employment Benefits, Comerica, Inc., Detroit

HORTENSE CANADY, Assistant to the Director of Student Financial Services, Lansing Community College, Lansing

LYNNE CARBECK, Coordinator, Displaced Homemakers Program, Soundings Center for Women, Ann Arbor

MARGARET R. COOKE, Executive Director, Michigan Women's Commission, Lansing

ELIZABETH CRAMER, Student, School of Social Work, The University of Michigan, Ann Arbor

HILDA PATRICIA CURRAN, Director, Office of Women and Work, Michigan Department of Labor, Lansing

V. PAUL DONNELLY, Attorney, Donnelly and Associates, P.C., Detroit

VIRGINIA duRIVAGE, Student, School of Social Work, The University of Michigan, Ann Arbor

ENID ECKSTEIN, Director, Southeast Michigan Coalition on Occupational Safety and Health (SEMCOSH), Detroit

COLLEEN ENGLER, State Representative, Mt. Pleasant

R. ROBERT GEAKE, State Senator, Northville, and Chair, Senate Committee on Senior Citizens and Social Services

ROSE CAMPBELL GIBSON, Assistant Research Scientist, Institute of Gerontology, The University of Michigan, Ann Arbor

JANET GOOD, Affirmative Action Officer, Michigan Employment Security Commission, Detroit

The Honorable MARTHA GRIFFITHS, Lieutenant Governor of Michigan, Lansing

JOANNE GROW, Administrative Assistant, Governor's Office for Job Training, Lansing

GEORGIA HARRIS, Office of Women and Work, Michigan Department of Labor, Lansing

PAUL HENRY, State Senator, Grand Rapids, and Chair, Senate Committee on Education and Health

GERDA HIELSCHER, Support Staff, Michigan Office of Services to the Aging, Lansing

CAROL HOLLENSHEAD, Director of Administrative Services, Planning and Development, School of Nursing, The University of Michigan, Ann Arbor

DAVID C. HOLLISTER, State Representative, Lansing, and Chair, Joint Committee on Aging

JUDY HOLLISTER, Director, Older Workers Unit, Area Agencies on Aging Association of Michigan, Lansing

TEOLA P. HUNTER, State Representative, Detroit, and Chair, House Committee on Social Services and Youth

JULIE JACKSON, Manager, Older Workers Program, Governor's Office for Job Training, Lansing

DOROTHY JONES, Assistant Director, Walter P. Reuther Senior Centers, Detroit

IRENE KAZIECZKO, Coordinator, Community Gerontology Laboratory, Center for Aging Education, Lansing Community College, Lansing

JOYCE KORNBLUH, Director, Program on Women and Work, Labor Study Center of the Institute of Labor and Industrial Relations, The University of Michigan, Ann Arbor

LOIS LIBBY, Coordinator, Alternative Employment Opportunities Resource Clearinghouse, Bureau of Employment and Economic Development, Michigan Department of Labor, Lansing

RENEE LIPSON, Consultant, Office of Policy and Program Development, Michigan Department of Civil Rights, Lansing

GINGER MAGGIO, Research Associate, Institute of Gerontology, The University of Michigan, Ann Arbor

OLIVIA P. MAYNARD, Director, Michigan Office of Services to the Aging, Lansing

KITTY MCCAGUE, Writer, Area Agencies on Aging Association of Michigan, Lansing

ELLEN MCKAY, Coordinator on Aging, Catholic Community Services, Diocese of Lansing

SHIRLEY MCMURTRIE, Editor, Jackson Labor News, Jackson

JEANNE E. MILLER, Research Librarian, Institute of Gerontology, The University of Michigan, Ann Arbor

CHERYL MOSTOSKY, Contract Administrator, Clerical Technical Union of Michigan State University, Coalition of Labor Union Women (CLUW), East Lansing

MARILYN NAGY, Associate Professor of Family Economics and Consumer Affairs, Eastern Michigan University, Ypsilanti

ROSELLA NEUMANN, Commissioner, Michigan Commission on Services to the Aging, Alpena

SHIRLEY JENKINS PHELPS, Psychiatrist/Consultant, Ann Arbor

SANDRA V. PORTER, Executive Director, National Commission on Working Women, Washington, D.C.

EDITH PRATT, VISTA Volunteer, Area Agencies on Aging Association of Michigan, Lansing

CAROL REDDY, Vice President, Prescott Ball and Turben, Inc., East Lansing

JUDY REYNOLDS, Aide to House Constitutional Revision and Women's Rights Committee, Lansing

FRANCES RYAN, President, Greater Lansing Chapter, Older Women's League, Lansing

ROSEMARY SARRI, Professor of Social Work, School of Social Work and Faculty Associate, Center for Political Studies, Institute for Social Research, The University of Michigan, Ann Arbor

ARDON SCHAMBERS, Director of Compensation, Steelcase, Inc., Grand Rapids

HELEN SCHNEIDERMAN, Occupational Analyst, Labor Market Research Unit, Michigan Employment Security Commission, Detroit

ELOISE SNYDER, Communications Director, Institute of Gerontology, The University of Michigan, Ann Arbor

FRANCIS R. SPANIOLA, State Representative, Corunna, and Chair, House Committee on Senior Citizens and Retirement

ELLEN SULLIVAN, Program Director, Center for Aging Education, Lansing Community College, Lansing

JAN URBAN-LURAIN, Associate Director, Governor's Office for Job Training, Lansing

JUANITA WATKINS, State Representative, Detroit, and Chair, House Committee on Labor

Special Thanks

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